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I hereby certify that the attached Response and Amendment, pursuant to 37 C.F.R. §1.8 is being deposited as U.S. First Class Mail this date with the United States Postal Service in an envelope addressed to the Commissioner of Patents, Box Non-Fee Amendment, Washington, D.C. 20231, on

Date: January 9, 2003

By: Deborah A. Mier

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Inventor(s):	Crane, et al.	Docket No.:	10655.7700
Serial No.:	09/415,632	Examiner:	Fults, Richard C.
Filed:	October 12, 1999	Group Art Unit:	3628
Title:	SYSTEM AND METHOD FOR DIVIDING A REMITTANCE AND DISTRIBUTING A PORTION OF THE FUNDS TO MULTIPLE INVESTMENT PRODUCTS	Confirmation No.:	5093

RESPONSE AND AMENDMENT

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GROUP 3600

Assistant Commissioner for Patents
Box Non-Fee Amendment
Washington, D.C. 20231

Dear Assistant Commissioner:

In response to the Non-Final Office Action mailed October 9, 2002 regarding the above-referenced patent application, of which this Reply is within the shortened three month statutory period for reply, please amend the application as follows:

In the Claims:

50/61 1. A system for funding multiple investment products including:
a charge card billing system configured to capture financial event
information wherein said billing system comprises:
a card account database configured to include cardholder accounts;
a billing information database configured to include information about
cardholder billings;
a financial events database configured to include information about
cardholder financial events;